

**ACTS
435**



Connection & partnership

Annual Report and Financial Statements

2022/23



‘...giving to anyone who has need.’

Registered Charity No. 1131305

Company Registration No. 06919051

admin@acts435.org.uk

acts435.org.uk

Annual Report and Financial Statements

2022/23



Registered with
**FUNDRAISING
REGULATOR**

Contents

Executive Director's Statement	3
Chair of Trustees' Statement	5
Stories of hope	6
Timeline	8
Stats at a glance	10
Financial Statements	11

Executive Director's Statement

Every single day our frontline church and charity advocates are meeting with people in need. Sometimes they hear a person's story for the very first time and identify a particular item they are struggling without, but that Acts 435 can help with. Other times, there is a long standing relationship with the person in need and, as the advocate journeys with them, they discover a particular item that will make a real difference to them, often providing a fresh start.

I marvel that, at the same time as our advocates are making these connections, our faithful donors are visiting our website and choosing to help. Every single day, without fail, at least one person responds to the invitation to step into the gap for a family or individual in poverty.

The sense of connection with our donors, as well as our advocates, is palpable and a really special part of Acts 435. That is why, at the start of the 2022/23 financial year our staff team felt so burdened by the extremely bumpy ride we took them on when we launched our new website. It is a distant memory now, but we took it personally when advocates and donors alike lost key functionality, and as a result, experienced great frustration – such as receiving multiple duplicate emails or being unable to donate with PayPal!

Executive Director's Statement continued

We are so thankful that those in need did not suffer and that our advocates and donors stuck with us in our time of need! We went from strength to strength and bravely raised the cap on requests in January 2023 from £150 to £200. This was in the height of the cost-of-living crisis and yet donors continued to give. We were still able to see many requests met within two weeks, and a grant of £30,000 from the Garfield Weston Foundation plugged the gap in what was the provision of perfect timing.

We rejoice in our connections and our partnerships, and we hope you enjoy reading about them here. We daily thank God for His ultimate provision for all our needs (Philippians 4:19).



Jenny Herrera, Executive Director

Chair of Trustees' Statement

The 2022/23 financial year for Acts 435 represented a steady year with donations to the requests increasing by a healthy 12% year on year. This is remarkable, given the ongoing economic challenges in the UK.

The Charities Aid Foundation Giving Report 2023 highlighted challenges around giving, with people considering stopping or reducing their donations, and the proportion of people donating still not returning to pre-pandemic levels. Our stats tell a different story, with the number of donors increasing year-on-year. Not a week goes by without new donors discovering Acts 435 and choosing to get involved.

Acts 435 also outperforms the average donation at £117 mean and £50 median, compared to an average of £60 mean and £20 median. I believe the combination of being able to provide such direct support to so many who are falling through the cracks and struggling in poverty, alongside the efficiency of 100% of a person's gift going straight to that chosen person in need explains why this is the case.

This is a moment to pause and give thanks for the ongoing support we are seeing for people struggling in our nation with the most basic needs. We do not take it for granted.

As ever, my gratitude, to the team for running such a tight ship and to our partners for helping us spread the word to new donors, as well as being that crucial point of connection on the ground with people in need. The number one way that new donors hear about Acts 435 is through their local church or charity - a model that continues to anchor us well for future growth as new partners come on board.

Julian Richer
Chair of Trustees



Stories of hope



Holding on to a fresh start with a smile

December 2022

Joanne*, a recovered addict, is a lone parent of two who has just gone debt free with Christians Against Poverty. She has a very limited and unsustainable budget, and an ongoing appeal for her Personal Independence Payment claim, with local authority support. Due to a move to escape domestic abuse two years ago, she cannot get an NHS dentist. She was in a lot of pain, and needed four extractions and fillings. She has had to have repeated antibiotics to control painful mouth infections.

Without an NHS dentist and on a tight budget she needed help, and turned to her local Acts 435 Advocate. Not only did she need to be relieved of the pain, she also needed the help so that she could stick to her budget, and make sure she continued to stay debt free.

Our partner church wanted to help raise the fund for her to have private treatment. They covered part of the costs with their own Mercy fund, but needed the final £150 to cover the cost.

Acts 435 donors stepped in to help cover the final amount so that Joanne could go ahead with the treatment. Joanne, and the church, were so grateful for this generosity and here is what the local Advocate at the church had to say:

“Thank you for caring for this young mum. Joanne was in continuous dental pain when she turned to the church for help. She was so grateful to be relieved of a very problematic tooth which has caused her much pain over the last couple of years and was so looking forward to being able to eat normal food again. This would not have been possible without the kind generosity of Acts 435 donors.”



Fountain of Life Church,
Ashill, Norfolk

*names changed to
protect anonymity

Helping to rebuild lives

October 2022

Zara*, from Brighton, is a young lady who works for the NHS. She recently experienced a sudden, unexplained trauma that resulted in several weeks in an induced coma. Although the doctors are certain that the danger to life is past, Zara suffers from flashbacks and has been requiring counselling to help her through this difficult period. In speaking to her local Advocate, and explaining this need, he posted a request onto the Acts 435 website, asking for help towards private counselling sessions to complement the ones offered by her doctor. Zara was so thankful to be able to attend these counselling sessions, which would enable her to rebuild her life after such a traumatic experience.

Here is what Zara had to say in response to the gift from Acts 435 donors:



Holland Road Baptist Church, Brighton

"Four weeks ago my life changed suddenly. One day I was at work, the next in the Intensive Care Unit under an induced coma, with doctors baffled as they tried to find out what was happening to my brain and body. I am home now, but the journey to recovery has only just begun and it really has affected the mental health of both myself and my husband. We accepted an offer of counselling, and this gift will be used wisely and effectively as we rebuild our lives. Thanks too to God for his enduring mercy, as he uses our testimony to share the good news with others. Thank you so much from both of us."



A gift to reduce anxiety and depression

February 2023



Samrina* finds it very difficult to walk long distances, and also has a permanent feeding tube, which she needs to carry with her. Her health visitor was worried that her depression and anxiety were being made worse due to not being able to get out of the house. The local Acts 435 Advocate posted a request for a wheelchair for Samrina to be able to get out and about and visit some outside spaces.

On receiving this gift Samrina said:

"I started a bucket list of places to go when I got a wheelchair, and I can now go to them. I am so grateful for your help. I've been in hospital again, due to my tube not working, and was so depressed. Thank you so much. I don't care if it snows outside, I am going to sit in my chair ready for my friend to come to take me out. I never thought I would feel so alive. Thank you!"

Her health visitor also said to Samrina: 'I am sure the news of your wheelchair has helped your recovery.'



Chadderton Community Church, Oldham

*names changed to protect anonymity

Timeline

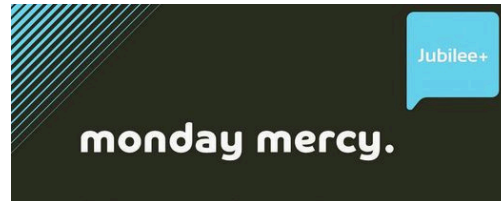
Take a look at some of the events we organised, or were involved in, during 2022/23

Some events include links to explore

2022

September

Jubilee+ Monday Mercy vlog



November

Jenny speaks to United Christian Broadcaster about the autumn budget



January

Increased request limit

We increased the limit of requests to £200 to reflect the rising cost of living in the UK.

August

School Uniform Appeal

£18,200 given to 157 families.



School Uniform Appeal 2022



Compassionate Communities blog

October

Partner with Warm Welcome

We join the steering group to encourage churches and community spaces to open their doors throughout winter.



December

Christmas Campaign

Donors gave £88,785, helping 723 individuals and families.





Staff and Trustees met to talk about the vision of Acts 435

February



Giving Hope Together

Annual online event for supporters and partners

May



BBC News Article

One of our recipients, Lena, shared about the lack of flooring in social housing

June

£5,000,000

given to those in need since Acts 435 began

July

2023

March

Fresh Start Appeal

£12,325 given to 97 individuals

Christ Central Leaders Conference

and podcast with our hosts, King's Church, Darlington



Advocate Gathering

We gathered our most active Advocates together in York



Stats at a glance

The organisation and administration of Acts 435 is funded entirely by Gift Aid reclaimed on applicable donations.



7,553

people
helped



£969,820

given to
those in need



£155.374

giftaid claimed
from applicable
donations

Some of the details:

The charity's administrative costs are kept to an absolute minimum with a very small team. Since 2016, the running costs of Acts 435 have been solely funded by Gift Aid collected on donations, making Acts 435 a fully self-sustaining charity. As we look to the future, we are utilising any surplus Gift Aid to make sure that our systems can continue to work in the best way possible for our staff, Advocates and donors.

Financial Statements

Contents

Report of the Trustees	12
Statement of Financial Activity & Balance Sheet	13
Notes to the Financial Statements	14

Financial Statements

ACTS 435 REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 July 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The aim and objectives of Acts 435 is to directly connect those who want to give with those who are in genuine need of their help, through a network of local churches and charities. Each partner church or charity appoints an Acts 435 advocate who meets with the person struggling financially and posts onto the Acts 435 website the specific need they have such as clothes or a piece of furniture. People respond by giving online to that need and the money is transferred to the partner church or charity to purchase the item so desperately needed.

Scotland

We operate in all four countries of the United Kingdom with a growing number of churches and charities in Scotland where we are registered with the OSCR.

ACHIEVEMENT AND PERFORMANCE

Review of Activities

Acts 435 was launched as a pilot in the North Yorkshire and Humber Region in October 2009 and was then launched nationally by the patron, the then Archbishop of York, on the 12th July 2010. It has grown organically since with a small staff team to coordinate the charity's activities. During the Covid-19 pandemic the charity was able to operate as normal given the employees all work from home. The charity saw immediate growth at the onset of the pandemic, increasing from helping on average 300 people a month to over 500 people a month. This has been sustained in the period since then as donors continue to meet the needs. During this financial year 100% of requests were met within one month, with the average less than two weeks, many met in a matter of days.

The charity continued to fully fund its administration costs through Gift Aid. The surplus of Gift Aid from previous years enabled the charity to have the necessary reserves to invest in a rebuild of the full website which commenced in Spring 2021 and launched in June 2022. This has been capitalised in the accounts and has future-proofed the website for the years to come, placing it on a standardised wireframe rather than being bespoke. In January 2023, in response to the rise of costs due to inflation, the maximum amount a request could be posted for was raised from £150 to £200.

Core Activities for Public Benefit

Acts 435 is a website that directly links those wanting to give with those needing their help. Acts 435 focuses on providing specific practical help for those people locally known to be in need in small but significant ways. For each request there is a limit of £200 and an overall limit per family of three requests in total with additional requests only in exceptional circumstances. 100% of donations to requests go to those in need with no percentage removed for administrative costs. Many individuals helped speak not only of the support of the actual item but also the wonderful experience of receiving the kindness of strangers. The Trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011 and they deem the charity to qualify as a public benefit entity.

ACTS 435 REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2023

External Partnership

Acts 435 works with over 650 churches and charities to help people in need in the community with many new partners joining in this financial year. It also works closely with other charities that work through churches to help people in UK poverty such as Christians Against Poverty, Trussell Trust, Community Money Advice and the St Vincent de Paul Society.

FINANCIAL REVIEW

In its fourteenth year the core activities of Acts 435 have maintained the level of the previous year with over £1,000,000 given to distribute to people in need, representing over 7,500 requests for help being met. Unrestricted funds primarily represent Gift Aid receipts, which cover all administrative costs.

Reserves policy

The Charity's administrative costs were previously funded by a private donor who topped up the funds as needed, and are now met by Gift Aid. Restricted funds are passed onto individual applicants within 7 days of the full donation being received. As such the charity does not have a formal reserves policy at the current time. The model enables requests for help to be met whilst funding the low administrative costs of the charity on an ongoing basis.

At 31 July 2023 the total reserves amounted to £111,380, all of which were unrestricted as all donations received for specific needs are paid out swiftly to those in need. £54,383 of this will cover the cost of amortising the website build over the next three years.

Future Plans

Going forwards the charity plans to continue expanding its network of church and local charity partners. With the constant pressure on the cost of living, many more churches and local charities are reaching out to the charity to see if they can partner with us. New donors are giving through the website each week and to support the increased need, the charity is also exploring grant funding.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Acts 435 was established by a Memorandum and Articles adopted on 29 May 2009, which has subsequently been amended by Special Resolutions dated 31 July 2009, 1 July 2011 and 21 January 2019. The Charity registered with the Charity Commission in England and Wales on 24 August 2009 and with the Office of the Scottish Charity Regulator (OSCR) on 31 August 2011.

Organisational structure

During the financial year the charity had a part-time Executive Director reporting to the Trustees, and three part-time officers covering Operations and Communications. Collectively the FTE is 2.2.

The work was supported by over 650 volunteer Advocates based in local churches and Christian charities.

Risk management

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees have identified and assessed the major risks to which the charity is exposed, in particular those related to the operation and finances of the charity. They are satisfied that the charity's exposure to these risks is minimal.

Financial Statements

ACTS 435 STATEMENT OF FINANCIAL ACTIVITY FOR THE YEAR ENDED 31 JULY 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	2022 £
INCOME AND ENDOWMENTS FROM					
Donations, legacies and grants	3	155,374	993,617	1,148,991	1,046,959
Investment income	4	136	-	136	26
TOTAL INCOME		155,510	993,617	1,149,127	1,046,985
EXPENDITURE ON					
Raising funds	5	24,951	-	24,951	22,776
<i>Charitable activities</i>					
Grants payable to individuals	6	-	1,013,950	1,013,950	930,480
Charitable support and governance costs	7	113,839	-	113,839	84,351
TOTAL EXPENDITURE		138,790	1,013,950	1,152,740	1,037,607
NET INCOME/(EXPENDITURE)		16,720	(20,333)	(3,613)	9,378
Transfer between funds	16	(20,333)	20,333	-	-
NET MOVEMENT BETWEEN FUNDS		(3,613)	-	(3,613)	9,378
Total funds brought forward		114,993	-	114,993	105,615
TOTAL FUNDS CARRIED FORWARD		£ 111,380	£ -	£ 111,380	£ 114,993

ACTS 435 BALANCE SHEET FOR THE YEAR ENDED 31 JULY 2023

	Note	Unrestricted Fund	Restricted Fund	2023 £	2022 £
FIXED ASSETS					
Tangible fixed assets	12	-	-	-	-
Intangible fixed assets	13	54,383	-	54,383	68,303
		54,383	-	54,383	68,303
CURRENT ASSETS					
Debtors	14	38,031	41,816	79,847	75,404
Cash at bank and in hand		26,627	3,480	30,107	20,835
		64,658	45,296	109,954	96,239
CREDITORS					
Amounts falling due within one year	15	7,661	45,296	52,957	49,549
		56,997	-	56,997	46,690
TOTAL ASSETS LESS CURRENT LIABILITIES		111,380	-	111,380	114,993
NET ASSETS		£ 111,380	£ -	£ 111,380	£ 114,993
REPRESENTED BY					
Unrestricted funds	16	111,380	-	111,380	114,993
Restricted funds	16	-	-	-	-
		£ 111,380	£ -	£ 111,380	£ 114,993

Financial Statements

ACTS 435 NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2023

3. DONATIONS AND LEGACIES	Unrestricted	Restricted	Total Funds	
	Funds	Funds	2023	2022
	£	£	£	£
Donations	-	993,617	993,617	889,291
Gift Aid	155,374	-	155,374	157,668
	<u>£ 155,374</u>	<u>£ 993,617</u>	<u>£ 1,148,991</u>	<u>£ 1,046,959</u>

In 2022 the amount of donations and legacies which related to restricted funds was £889,291.

4. INVESTMENT INCOME	Unrestricted	Restricted	Total Funds	
	Funds	Funds	2023	2022
	£	£	£	£
Deposit account interest	123	-	123	26
Other income	13	-	13	-
	<u>£ 136</u>	<u>£ -</u>	<u>£ 136</u>	<u>£ 26</u>

In 2022 the amount of investment income which related to restricted funds was £Nil.

5. RAISING FUNDS	Unrestricted	Restricted	Total Funds	
	Funds	Funds	2023	2022
	£	£	£	£
Staff costs	23,426	-	23,426	17,264
Public relations, marketing	1,525	-	1,525	5,512
	<u>£ 24,951</u>	<u>£ -</u>	<u>£ 24,951</u>	<u>£ 22,776</u>

In 2022 the amount of expenditure on raising funds which related to restricted funds was £Nil.

6. GRANTS PAYABLE	Unrestricted	Restricted	Total Funds	
	Funds	Funds	2023	2022
	£	£	£	£
Grants payable to individuals	-	1,013,950	1,013,950	930,480
	<u>£ -</u>	<u>£ 1,013,950</u>	<u>£ 1,013,950</u>	<u>£ 930,480</u>

Grants to individuals comprises £1,013,950 (2022: £874,556) given to meet specific requests - limited to £150 - listed on the Acts 435 website and £Nil (2022: £55,924) for the Larger Gifts programme run in partnership with Stewardship.

In 2022 the amount of grants payable which related to restricted funds was £930,480.

ACTS 435 NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2023

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging:

	2023	2022
	£	£
Depreciation - owned assets	-	99
Amortisation - owned assets	13,920	1,297
Audit fees	6,498	6,201
Other accountancy/payroll fees	770	420

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31 July 2023 (2022: Nil).

Trustees' expenses

There were no Trustees' expenses paid for in the year ended 31 July 2023 (2022: Nil).

10. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	79,386	76,719
Other pension costs	1,634	1,219
National insurance costs	635	219
	<u>81,655</u>	<u>78,157</u>

The average monthly number of employees during the year was as follows:

	2023	2022
Employees	4	5

No employees received emoluments in excess of £60,000.

The Executive Director is considered to represent the key management personnel of the Charity.

Total compensation of £20,663, inclusive of employer national insurance and pension contributions, was paid in the year (2022: £20,190).

Financial Statements

ACTS 435 NOTES TO THE FINANCIAL STATEMENTS – CONTINUED FOR THE YEAR ENDED 31 JULY 2023

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
INCOME AND ENDOWMENTS FROM			
Donations, legacies and grants	157,668	889,291	1,046,959
Investment income	26	-	26
TOTAL INCOME	157,694	889,291	1,046,985
EXPENDITURE ON			
Raising funds	22,776	-	22,776
<i>Charitable activities</i>			
Grants payable to individuals	-	930,480	930,480
Charitable support and governance costs	84,351	-	84,351
TOTAL EXPENDITURE	107,127	930,480	1,037,607
NET INCOME/(EXPENDITURE)	50,567	(41,189)	9,378
Transfer between funds	(27,897)	27,897	-
NET MOVEMENT BETWEEN FUNDS	22,670	(13,292)	9,378
Total funds brought forward	92,323	13,292	105,615
TOTAL FUNDS CARRIED FORWARD	£ 114,993	£ -	£ 114,993

ACTS 435 NOTES TO THE FINANCIAL STATEMENTS – CONTINUED FOR THE YEAR ENDED 31 JULY 2023

12. TANGIBLE FIXED ASSETS

	Computer equipment £	Total £
Cost:		
At 1 August 2022	4,827	4,827
Additions	-	-
At 31 July 2023	4,827	4,827
Depreciation:		
At 1 August 2022	4,827	4,827
Charge for the year	-	-
At 31 July 2023	4,827	4,827
Net book values:		
At 31 July 2023	£ -	£ -
At 31 July 2022	£ -	£ -

13. INTANGIBLE FIXED ASSETS

	New Website £	Total £
Cost:		
At 1 August 2022	69,600	69,600
At 31 July 2023	69,600	69,600
Amortisation:		
At 1 August 2022	1,297	1,297
Charge for the year	13,920	13,920
At 31 July 2023	15,217	15,217
Net book values:		
At 31 July 2023	£ 54,383	£ 54,383
At 31 July 2022	£ 68,303	£ 68,303

Financial Statements

ACTS 435 NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31 JULY 2023

14. DEBTORS	2023 £	2022 £
Other debtors - Amounts held by churches/local charities	41,816	38,308
Tax - Gift Aid receivable	38,031	37,096
	£ 79,847	£ 75,404

15. CREDITORS amounts falling due within one year	2023 £	2022 £
Social security and other taxes	894	983
Other creditors	340	256
Accrued expenses	6,427	5,352
Grants payable	45,296	42,958
	£ 52,957	£ 49,549

16. MOVEMENT IN FUNDS	Balance b/f at 01/08/2022 £	Incoming Resources £	Resourced Expenditure £	Transfers Between Funds £	Balance c/f at 31/07/2023 £
Unrestricted funds					
General funds	114,993	155,510	(138,790)	(20,333)	111,380
Restricted funds					
Donations	-	993,617	(1,013,950)	20,333	-
Total funds	£ 114,993	£ 1,149,127	£ (1,152,740)	£ -	£ 111,380

Comparatives for movement in funds	Balance b/f At 01/08/2021 £	Incoming Resources £	Resourced Expenditure £	Transfers Between Funds £	Balance c/f at 31/07/2022 £
Unrestricted funds					
General funds	92,323	157,694	(107,127)	(27,897)	114,993
Restricted funds					
Donations	-	846,659	(874,556)	27,897	-
Larger Gifts	13,292	42,632	(55,924)	-	-
	13,292	889,291	(930,480)	27,897	-
Total funds	£ 105,615	£ 1,046,985	£ (1,037,607)	£ -	£ 114,993

ACTS 435 NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31 JULY 2023

16. MOVEMENT IN FUNDS - continued

Restricted funds

Donations

Restricted donations are those given towards requests posted online. Where a specific request has been donated to, the funds will go to that specific individual. Where a general donation towards requests has been given, Acts 435 allocates these funds to specific requests. Each request is a maximum of £200.

As at 31 July 2023 there was £3,480 (2022: £4,650) of donations given to specific requests pending receipt of the full amount before sending to the appropriate church or local charity, and a further £41,816 (2022: £38,308) held by, or in the process of being transferred to, different churches or local charities to dispense to applicants.

Transfers between funds

Where requests are expiring and the full amount has not been met by external donors, the Acts 435 team applies general funds to make up these amounts, using a debit card and making the donation online in the same way external donors do. This is shown as a transfer from unrestricted to restricted funds which is considered to most accurately reflect the substance of these transactions.

17. ANALYSIS OF FUNDS

	Tangible fixed assets £	Intangible fixed assets £	Current assets £	Current liabilities £	Total £
Current Year					
Unrestricted funds	-	54,383	64,658	(7,661)	111,380
Restricted funds	-	-	45,296	(45,296)	-
	£ -	£ 54,383	£ 109,954	£ (52,957)	£ 111,380
Prior Year					
Unrestricted funds	-	68,303	53,281	(6,591)	114,993
Restricted funds	-	-	42,958	(42,958)	-
	£ -	£ 68,303	£ 96,239	£ (49,549)	£ 114,993

18. RELATED PARTY DISCLOSURES

There were no related party disclosures relating to the year. During the previous year, 2022, Acts 435 received a charitable grant of £20,000 from The Fairness Foundation, a charity of which Julian Richer is also a Trustee.

There have been no transactions with related parties in the current year.

The logo consists of a white oval on a blue background. Inside the oval, the text "ACTS" is written in a large, bold, blue, sans-serif font. Below "ACTS", the number "435" is written in the same font style and color. A vertical blue line is positioned to the left of the "S" in "ACTS", extending from the top of the oval down to the top of the "4" in "435".

ACTS
435

acts435.org.uk